

United States Bankruptcy Court  
District of South Carolina

Case Number: 17-04345-dd

Chapter: 7

**In re:**

Shantelle Noreen Davis

Entered By The Court  
12/5/17

**ORDER DISCHARGING DEBTOR(S) AND TRUSTEE AND CLOSING  
THE CASE**

Filed By The Court

12/5/17  
Laura A. Austin  
Clerk of Court  
US Bankruptcy Court

The trustee, having certified that the estate of the above-named debtor(s) has been fully administered, and it appearing that the debtor(s) having met the requirements for discharge under 11 USC § 727,

1. The debtors(s), **Shantelle Noreen Davis, are granted a discharge;**
2. The trustee is discharged as the trustee of this case; and
3. The chapter 7 case of the above-named debtor(s) is closed.

**IT IS SO ORDERED.**



Chief United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION

## Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 3**  
 United States Bankruptcy Court  
 District of South Carolina

In re:  
 Shantelle Noreen Davis  
 Debtor

Case No. 17-04345-dd  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0420-2

User: admin  
 Form ID: 166BNC

Page 1 of 1  
 Total Noticed: 20

Date Rcvd: Dec 05, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 07, 2017.

db +Shantelle Noreen Davis, 1289 Railroad Drive, Conway, SC 29527-7775  
 543278212 +Aes/chase Bank, Pob 61047, Harrisburg PA 17106-1047  
 543278214 +Citibak/Office Depot, Citicorp Credit Srvs/Centralized Bankrup, Pob 790040,  
 St Louis MO 63179-0040  
 543278219 +Merchants Ad, 56 N Florida St, Mobile AL 36607-3108  
 543278220 Newby,Sartip,Masel & Casper LLC, PO Box 808, Myrtle Beach SC 29578-0808  
 543278221 +PayPal Credit, PO Box 105658, Atlanta GA 30348-5658

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 tr +EDI: QMLVIEIRA.COM Dec 05 2017 22:13:00 Michelle L. Vieira, PO Box 1480,  
 Murrells Inlet, SC 29576-1480

cr E-mail/Text: bkl@firstcitizens.com Dec 05 2017 22:14:23 First-Citizens Bank & Trust Company,  
 Attn: Roz Johnson Duty, PO BOX 25187, Raleigh, NC 27611 5187  
 543278213 EDI: BANKAMER.COM Dec 05 2017 22:13:00 Bk Of Amer, Po Box 982238, El Paso TX 79998  
 543278215 +EDI: WFNNB.COM Dec 05 2017 22:13:00 Comenity Capital Bank/HSN, 995 W 122nd Ave,  
 Westminster CO 80234-3417  
 543278216 +EDI: WFFC.COM Dec 05 2017 22:13:00 Dillards Card Srvs/Wells Fargo Bank Na, Po Box 10347,  
 Des Moines IA 50306-0347  
 543278217 +E-mail/Text: bkl@firstcitizens.com Dec 05 2017 22:14:23 First Citizens Bank &,  
 100 E Tryon Rd, Raleigh NC 27603-3581  
 543278218 EDI: IRS.COM Dec 05 2017 22:13:00 Internal Revenue Service (p),  
 Centralized Insolvency Operation, Post Office Box 7346, Philadelphia PA 19101-7346  
 543279390 +EDI: PRA.COM Dec 05 2017 22:13:00 PRA Receivables Management, LLC, PO Box 41021,  
 Norfolk, VA 23541-1021  
 543278222 E-mail/Text: tmcleod@dew.sc.gov Dec 05 2017 22:14:18 SC Dept. of Employment & Workforce,  
 Attn: Fire Recovery Unit, PO Box 2644, Columbia SC 29202  
 543278223 +E-mail/Text: bankruptcy@sctax.org Dec 05 2017 22:14:29 South Carolina Department of Revenue,  
 PO Box 125, Columbia SC 29202-0125  
 543278224 +EDI: RMSC.COM Dec 05 2017 22:13:00 Synch/Toys R Us, Po Box 965064,  
 Orlando FL 32896-5064  
 543278225 +EDI: RMSC.COM Dec 05 2017 22:13:00 Synchrony Bank/ JC Penneys, Attn: Bankruptcy,  
 Po Box 956060, Orlando FL 32896-0001  
 543278226 +EDI: RMSC.COM Dec 05 2017 22:13:00 Synchrony Bank/Gap, Attn: Bankruptcy, Po Box 956060,  
 Orlando FL 32896-0001  
 543278227 EDI: USBANKARS.COM Dec 05 2017 22:13:00 US Bank/Rms CC, Card Member Services,  
 Po Box 108, St Louis MO 63166

TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 07, 2017

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 5, 2017 at the address(es) listed below:

Michelle L. Vieira trustee@chapter7.email,  
 mlvieira@ecf.epiqsystems.com;Trusteeassistant@chapter7.email  
 Patricia H Anderson on behalf of Debtor Shantelle Noreen Davis clemmonsbankruptcy@gmail.com,  
 pandersonecf@gmail.com;andersonpr40764@notify.bestcase.com;bankruptcy@clemmonslaw.com  
 Spencer R Powell on behalf of Debtor Shantelle Noreen Davis bankruptcy@clemmonslaw.com,  
 r40764@notify.bestcase.com  
 US Trustee's Office USTPRegion04.CO.ECF@usdoj.gov

TOTAL: 4